

# **Oracle FLEXCUBE Core Banking**

Relationship Pricing User Manual  
Release 5.1.0.0.0

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Relationship Pricing User Manual  
September 2014

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# 1. Preface

## 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3. Access to OFSS Support

<https://support.us.oracle.com>

## 1.4. Structure

This manual is organized into the following categories:

**Preface** gives information on the intended audience. It also describes the overall structure of the User Manual

**Chapters** are dedicated to individual transactions and its details, covered in the User Manual

## **1.5. Related Information Sources**

For more information on Oracle FLEXCUBE Core Banking Release 5.1.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

## 1.1. RL001 - UDE Master Maintenance

Using this option you can maintain user data elements that are used to define rules in Relationship Pricing. The main purpose of this option is to represent various data elements in the **FLEXCUBE** database in simple user understandable terms.

There are four types of UDEs defined in **FLEXCUBE**:

- **Table Columns** - Defines a query returning a single value. It also supports aggregation functions for the selected columns.
- **DB Functions** - Uses pre-defined database functions returning a particular value.
- **Expressions** - Uses other UDEs to create complex UDEs. The expressions will use simple mathematical operators or string operators on the existing UDEs or constant values, to arrive at the output.
- **Transactional** - Uses transactional data, which is not yet saved in the database.

### Definition Prerequisites

Not Applicable

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add the UDE master details

1. Type the fast path **RL001** and click **Go** or navigate through the menus to **Global Definitions > Rules > UDE Master Maintenance**.
2. The system displays the **UDE Master Maintenance** screen.

## UDE Master Maintenance

## Field Description

Field Name	Description
<b>UDE Code</b>	[Mandatory, Alphanumeric, 16] Type the unique identification code of the created UDE.
<b>Version</b>	[Display] This field displays the version number of the UDE code.
<b>UDE Name</b>	[Mandatory, Alphanumeric, 80] Type the description of the UDE.

Field Name	Description
<b>UDE Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the type of UDE from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Table Column</b> - This option contains the list of tables which can be used for setting up a UDE. Data of tables are provided for selection as part of setup. You can select only one table. Based on the table selected, relevant column names are populated. Rationalization of columns to populate data is done as part of factory shipped data creation. This is to ensure that no system calculation column or MU fields are populated, which may not be used as attributes. To define the UDE, you are provided with the facility to frame a simple SQL command, using columns in the selected table. The result fetched on execution of the SQL command would be the UDE output and would be utilized for rule definition.</li> <li>• <b>Database Function</b> - This option contains the list of stored functions which are written for setting up the user defined entity. You can select the stored function from the pick list. The stored functions follow a standard naming convention, to facilitate a small subset of functions available for UDE definition. Once a stored function is selected, the maintenance displays all the parameters of the function, which can be mapped to another existing UDE or an absolute value to arrive at the required output. For more information, refer to <b>Example 01</b> provided at the end of this option.</li> <li>• <b>Expression</b> - An expression allows you to relate existing UDEs to define an output. Expression can be built using the following: <ul style="list-style-type: none"> <li>1) Existing UDE</li> <li>2) Constant Values</li> <li>3) Brackets (to group certain conditions)</li> <li>4) Mathematical operators - +, -, *, /, MOD(), Trunc(), Round(), Abs()</li> </ul> For more information, refer to <b>Example 02</b> provided at the end of the topic</li> <li>• <b>Transactional</b> - It is equivalent to System Data elements. These fields are available as part of a particular context. For example: Transaction amount will always be available as part of Online SC calculation and will not be required or available for interest computation. So a transactional UDE called Transaction amount in Transaction currency will become a transactional UDE for Online SC Context.</li> </ul>
<b>UDE Context</b>	<p>[Mandatory, Pick List]</p> <p>Select the UDE context from the pick list.</p> <p>It denotes the context and the place where the rules are linked to the UDE.</p>



Field Name	Description
<b>UDE Domain</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the domain of the UDE from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• None</li><li>• Query</li><li>• List</li></ul>
<b>UDE Data Type</b>	<p>[Display]</p> <p>This field displays the data type of the UDE.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• STRING</li><li>• NUMERIC</li><li>• BOOLEAN</li><li>• DATE</li></ul>

3. Click the **Add** button.
4. Enter the UDE code and name.
5. Select the UDE type and domain from the drop-down list.
6. Select the UDE context from the pick list.

## UDE Master Maintenance

UDE Master Maintenance

UDE Code

UD\_01

...

Version

1

...

UDE Name

Master

UDE Type

Table Column

▼

UDE Context

ELIGIBILITY

...

UDE Domain

List

▼

UDE Data Type

Table Column

Function

Expression

Transactional

Domain Query

Domain List

SELECT FROM table :

...

▼

Column

...

IF NULL THEN RETURN

KEYWORD

(

COLUMN

Condition

UDE

VALUE

COLUMN

)

Def?

+

-

Show Query

Validate Query

Query:

▼

Errors:

▼

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

☐

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

Ok

Close

Clear

- Depending on the UDE type and domain selected from the drop-down list, the respective tabs are enabled.
- Enter the required information in the various tabs.

## Table Column

**UDE Master Maintenance**

UDE Code: UD\_01 Version: 1 UDE Name: Master  
 UDE Type: Table Column UDE Context: ELIGIBILITY  
 UDE Domain: List UDE Data Type: NUMERIC

**Table Column** | Function | Expression | Transactional | Domain Query | Domain List

SELECT FROM table: CI\_CUSTMAST  
 Average of: Column: COD\_BUSINESS\_C IF NULL THEN RETURN: 0

KEYWORD	(	COLUMN	Condition	UDE	VALUE	COLUMN	)	Del?
WHERE	(	COD_CC_HOMEERN	is less than			COD_CC_HOMEERN	)	N

Query: SELECT AVG(COD\_BUSINESS\_CAT) FROM CI\_CUSTMAST WHERE  
 Errors: Success

**Record Details**  
 Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

## Field Description

Field Name	Description
<b>SELECT FROM table</b>	<p>[Mandatory, Pick List]</p> <p>Select the table name, from which the column is to be selected, from the pick list.</p> <p>Select the function to be performed on the selected column. The options are:</p> <ul style="list-style-type: none"> <li>• Average of</li> <li>• Count of</li> <li>• Maximum of</li> <li>• Minimum of</li> <li>• Sum of</li> </ul>
<b>Column</b>	<p>[Mandatory, Pick List]</p> <p>Select the column name from the pick list.</p>

Field Name	Description
<b>IF NULL THEN RETURN</b>	<p>[Optional, Numeric, 13]</p> <p>Type the value to be returned if the query returns a null value.</p>
Column Name	Description
<b>KEYWORD</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate keyword from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• WHERE</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	<p>[Mandatory, Alphanumeric, One]</p> <p>This field allows the where clause to have open braces. The user can enter the open bracket for the clause.</p>
<b>COLUMN</b>	<p>[Optional, Pick List]</p> <p>Select the column name, on which the query is to be executed, from the pick list.</p> <p>The system validates either UDE or COLUMN or CONSTANT field.</p>
<b>Condition</b>	<p>[Conditional, Drop-Down]</p> <p>Select the operators used to match a condition from the drop-down list.</p> <p>The system validates either UDE or COLUMN or CONSTANT field.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• is less than</li> <li>• is less than or Equal to</li> <li>• is greater than</li> <li>• is greater than or Equal to</li> <li>• is equal to</li> <li>• is not equal to</li> </ul>
<b>UDE</b>	<p>[Conditional, Pick List]</p> <p>Select the appropriate UDE from the pick list.</p> <p>Various UDE values are available for selection to the user. The UDE selected is used as a part of condition.</p>
<b>Value</b>	<p>[Conditional, Alphanumeric, 120]</p> <p>Type the value which is to be compared as criteria.</p>

Column Name	Description
<b>COLUMN</b>	<p>[Conditional, Pick List]</p> <p>Select the column name, on which the query is to be executed, from the pick list.</p> <p>The system validates either UDE or COLUMN or CONSTANT field.</p>
<b>)</b>	<p>[Mandatory, Alphanumeric, One]</p> <p>This field allows the where clause to have close braces. The user can enter the close bracket for the clause.</p>
<b>Del?</b>	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the query.</p> <p>The default value is <b>N</b>.</p>
<b>Query</b>	<p>[Display]</p> <p>This field displays the query that is executed.</p> <p>The query is displayed once the <b>Show Query</b> button is clicked.</p>
<b>Errors</b>	<p>[Display]</p> <p>This field displays the errors, if any, on execution of the query.</p> <p>The system displays the query validation result once the <b>Validate Query</b> button is clicked.</p>
<p><b>Note:</b> For a database function, as it is already compiled and ready, no error message will be displayed.</p>	

## Function

UDE Master Maintenance

UDE Code: UD\_01 Version: 1 UDE Name: mASTER

UDE Type: Database Function UDE Context: ELIGIBILITY

UDE Domain: List UDE Data Type: BOOLEAN

Table Column: Function Expression Transactional Domain Query Domain List

Function Name: FN\_UDE\_ISCUSTSR

#	Parameter Name	UDE	Constant
1	VAR_PI_COD_CUST_ID	IPCUSTID	Constant

Query: BEGIN :value := FN\_UDE\_ISCUSTSRCTZ( :IPCUSTID );

Errors:

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized:

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

## Field Description

Field Name	Description
Function Name	[Mandatory, Pick List] Select the database function associated with the UDE from the pick list.
Column Name	Description
#	[Display] This field displays the serial number of the function parameter. This field is auto-generated by the system.
Parameter Name	[Mandatory, Drop-Down] Select the name of the function parameter from the drop-down list.

Column Name	Description
<b>UDE</b>	[Conditional, Pick List] Select the UDE code assigned to the function parameter from the pick list. The system validates either UDE or CONSTANT field.
<b>Constant</b>	[Conditional, Numeric, 13] Type the constant value assigned to the function parameter. The system validates either UDE or CONSTANT field.
<b>Query</b>	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
<b>Errors</b>	[Display] This field displays the errors, if any, on execution of the query.

**Note:** The user can select the **UDE** or enter the value for the **Constant**.

## Expression

The screenshot shows the 'UDE Master Maintenance' application window. The 'Expression' tab is selected, displaying a table with columns: UDE, CONSTANT, Op, Del?, and Del?. The table contains two rows: one with 'MARITALSTAT' in the UDE column and '2' in the CONSTANT column, and another with '2' in the UDE column and '2' in the CONSTANT column. Below the table, there are buttons for '+', '-', 'Show Query', and 'Validate Query'. The 'Query' field shows the expression: 'BEGIN :value := ( (MARITALSTAT\_1round)( 2\*); END;'. The 'Errors' field shows 'Error: Code: 907'. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The bottom status bar includes buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

## Field Description

Column Name	Description
(	[Mandatory, Alphanumeric, One] This field allows the expression to have open braces.
UDE	[Conditional, Pick List] Select the UDE from the pick list. Various UDE values are available for selection to the user. The UDE selected is used as a part of expression. The system validates either UDE or CONSTANT field.
CONSTANT	[Conditional, Numeric, 13, Two] Type the constant to be used as a part of expression. The system validates either UDE or CONSTANT field.
Op	[Optional, Drop-Down] Select the operators used in the expression from the drop-down list The options are: <ul style="list-style-type: none"> <li>• +</li> <li>• -</li> <li>• /</li> <li>• *</li> <li>• abs</li> <li>• mod</li> <li>• round</li> <li>• trunc</li> </ul>
)	[Mandatory, Alphanumeric, One] This field allows the expression to have close braces.
Del?	[Optional, Toggle] Click the toggle status to <b>Y</b> to delete the expression. The default value is <b>N</b> .
Query	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
Errors	[Display] This field displays the errors, if any, on execution of the query.



## Transactional

The screenshot shows the 'UDE Master Maintenance' window with the 'Transactional' tab selected. The window contains several input fields and tabs.

**Fields:**

- UDE Code: CASAINTEDEV\_BAL
- Version: 0
- UDE Name: Balance for Interest
- UDE Type: Transactional
- UDE Context: CASAINTEDEV
- UDE Domain: None
- UDE Data Type: NUMERIC

**Tabs:** Table Column, Function, Expression, Transactional (selected), Domain Query, Domain List.

**Source Type:** Procedure Parameter

**Transaction:** (Empty field)

**Source Field:** var\_pi\_bal\_for\_intere

**Buttons:** +, -, Show Query, Validate Query

**Query:** (Empty text area)

**Errors:** (Empty text area)

**Record Details:**

- Input By: SYSTEM
- Authorized By: SYSTEM
- Last Mnt. Date: 02/12/2005 00:00:00
- Last Mnt. Action: Authorize
- Authorized: ☒

**Footer Buttons:** Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, Clear

## Field Description

Field Name	Description
<b>Source Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the source type from the drop-down list.</p> <p>The source type can be a procedure parameter or screen based.</p>
<b>Transaction</b>	<p>[Display]</p> <p>This field displays the task code associated with the UDE.</p> <p>The corresponding logical name of the task is displayed in the adjacent field.</p> <p>For future use only.</p>
<b>Source Field</b>	<p>[Display]</p> <p>This field displays the name of the parameter of the procedure.</p>
<b>Query</b>	<p>[Display]</p> <p>This field displays the query that is executed.</p> <p>The query is displayed once the <b>Show Query</b> button is clicked.</p>

Field Name	Description
<b>Errors</b>	[Display] This field displays the errors, if any, on execution of the query.

## Domain Query

UDE Master Maintenance

UDE Code: UD\_01 Version: 1 UDE Name: Master

UDE Type: Database Function UDE Context: ELIGIBILITY

UDE Domain: Query UDE Data Type:

Table Column Function Expression Transactional Domain Query Domain List

SELECT: FLG\_Cust, Cust\_Id

FROM: Cust\_info

KEYWORD	(	COLUMN	Condition	VALUE	)	Del?
WHERE	(	Cust_status	is less than	1	)	N

Query: SELECT FLG\_Cust, Cust\_Id FROM Cust\_info WHERE (Cust\_status is less than 1)

Errors: ORA-00942: table

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized:

Buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, OK, Close, Clear

## Field Description

Field Name	Description
<b>SELECT</b>	[Mandatory, Alphanumeric, 30, 30] Type the column names to be selected.
<b>FROM</b>	[Mandatory, Alphanumeric, 30] Type the table name from which the column is to be selected.

Column Name	Description
<b>KEYWORD</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the condition of the where clause from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• WHERE</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	<p>[Mandatory, Alphanumeric, One]</p> <p>This field allows the where clause to have open braces. The user can enter the open bracket for the clause.</p>
<b>COLUMN</b>	<p>[Conditional, Alphanumeric,100]</p> <p>Type the column name, on which the query is to be executed.</p>
<b>Condition</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the operators used to match a condition from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• is less than</li> <li>• is less than or Equal to</li> <li>• is greater than</li> <li>• is greater than or Equal to</li> <li>• is equal to</li> <li>• is not equal to</li> </ul>
<b>Value</b>	<p>[Conditional, Alphanumeric,16]</p> <p>Type the value which is to be compared as a criterion.</p>
<b>)</b>	<p>[Mandatory, Alphanumeric, One]</p> <p>This field allows the where clause to have close braces. The user can enter the close bracket for the clause.</p>
<b>Del?</b>	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the query.</p> <p>The default value is <b>N</b>.</p>
<b>Query</b>	<p>[Display]</p> <p>This field displays the query that is executed.</p> <p>The query is displayed once the <b>Show Query</b> button is clicked.</p>

Column Name	Description
<b>Errors</b>	[Display] This field displays the errors, if any, on execution of the query.

## Domain List

**UDE Master Maintenance**

UDE Code:  Version:  UDE Name:   
 UDE Type:  UDE Context:   
 UDE Domain:  UDE Data Type:

Table Column:  Expression:  Domain Query:

Key	Value	Del?
1	2	N

+ - Show Query Validate Query

Query:

Errors:

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☐

☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

## Field Description

Column Name	Description
<b>Key</b>	[Display] This field displays the key of the domain list.
<b>Value</b>	[Mandatory, Alphanumeric, 16] Type the value assigned to the key.
<b>Del?</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the key. The default value is <b>N</b> .

Column Name	Description
<b>Query</b>	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
<b>Errors</b>	[Display] This field displays the errors, if any, on execution of the query.

9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorization Pending.. Click Ok to Continue". Click the **OK** button.
11. The UDE master details are added once the record is authorized.

### Example 01: Database Function

Assume a database function is available to calculate customer balance, with two parameters i.e. Customer ID and Balance type. The balance type indicates the accounts whose balance has to be considered like Deposits balance, Total balance, Customer Group balance etc. This single function can, therefore, be mapped to create different UDEs. Once the stored function is selected for creating UDE, system will display a grid containing two rows, which will be mapped to a UDE or a constant value as follows:

Input Parameters	Mapped UDE or Constant
<b>pi_cod_cust_id</b>	Input Customer ID
<b>pi_bal_type</b>	Customer Group Balance

In this case, system will create a UDE that calculates the Customer Group balance for the given customer.

### Example 02: Expressions

An expression can be setup to get the following: (Sum of Credits - Sum of Debits) \* 2

In this UDE following things are used:

1. Existing UDEs i.e. Sum of Credits and Sum of Debits.
2. A constant value i.e. 2
3. Brackets
4. Mathematical operators i.e. +, \*

## 1.2. RL002 - Rule Definition Master Maintenance

Using this option you can create rules. Using these rules, bank can create any kind of conditional offering to their customers. Multiple conditions can be set in a single rule ID. The rules created, can be used at appropriate places in the system to calculate interest rates, service charges, etc.

### Definition Prerequisites

- RL001 - UDE Master Maintenance

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add a rule

1. Type the fast path **RL002** and click **Go** or navigate through the menus to **Global Definitions > Rules > Rule Definition Master Maintenance**.
2. The system displays the **Rule Definition Master Maintenance** screen.

### Rule Definition Master Maintenance

**Rule Definition Master Maintenance**

Rule Code  Version No  Rule Name

RuleContext  RuleReturnType

**Rule Inquiry** | Rule Condition Definition | Rule Document

Condition#	Condition	Def?

**Record Details**

Input By  Authorized By  Last Mnt. Date  Last Mnt. Action  Authorized ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

## Field Description

Field Name	Description
<b>Rule Code</b>	[Mandatory, Alphanumeric, 20] Type the unique identification code of the rule created.
<b>Version No</b>	[Display] This field displays the version number of the rule. A new version is created whenever the rule is modified. The latest version is always the one in use, although older versions can be queried upon.
<b>Rule Name</b>	[Mandatory, Alphanumeric, 80] Type the description of the rule.
<b>RuleContext</b>	[Mandatory, Pick List] Select the rule context from the pick list. Rule context defines the purpose for which rule is being set up. For e.g. a context SCTXN states that, this rule is used to compute service charge for Transactions in <b>FLEXCUBE</b> . The values for this will be set up through Day 0 setup.
<b>RuleReturnType</b>	[Mandatory, Pick List] Select the rule return type from the pick list. This value determines the return value of the rule. This value depends on the rule context selected. For e.g. for context SCTXN, a rule can return Transaction amount (on which SC will be calculated based on SC code parameters) or SC amount.

- Click the **Add** button.
- Enter the rule code and press the **<Tab>** key.
- Enter the rule name.
- Select the rulecontext and rulereturntype from the pick list.

## Rule Definition Master Maintenance

**Rule Definition Master Maintenance**

Rule Code:  Version No:  Rule Name:

RuleContext:  RuleReturnType:

**Rule Inquiry** | Rule Condition Definition | Rule Document

Condition #	Condition	Del?
<div style="text-align: right;">+ -</div>		

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

7. Enter the required information in the various tab screens.



## Rule Inquiry

The **Rule Inquiry** tab displays the complete rule from where the conditions can be added or deleted or selected for modification.

The screenshot shows the 'Rule Definition Master Maintenance' window with the 'Rule Inquiry' tab selected. The window contains several input fields at the top: 'Rule Code' (12), 'Version No' (1), 'Rule Name' (Define), 'RuleContext' (CASAINTDEV), and 'RuleReturnType' (InterestAmount). Below these is a tabbed interface with 'Rule Inquiry', 'Rule Condition Definition', and 'Rule Document'. The 'Rule Inquiry' tab displays a table with three columns: 'Condition#', 'Condition', and 'Del?'. The table contains one row with 'Condition#' 1, 'Condition' 'IF (CASA\_ACCT\_STAT is equal to CASA\_COD\_PROD) Then Interest Amount is TDINTDEV\_COD\_PROD With Reason as a', and 'Del?' 'N'. Below the table are '+', '-', and 'X' buttons. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The bottom of the window features a toolbar with radio buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'Ok', 'Close', and 'Clear' buttons.

## Field Description

Column Name	Description
<b>Condition#</b>	<p>[Display]</p> <p>This column displays the serial number assigned to the condition. The number is auto-generated by the system.</p> <p>Double-click the column to enable the <b>Rule Condition Definition</b> tab.</p>
<b>Condition</b>	<p>[Display]</p> <p>This column displays the condition for the query defined in the <b>Rule Condition Definition</b> tab.</p>
<b>Del?</b>	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the record.</p> <p>The default value for the toggle status is <b>N</b>.</p>

## Rule Condition Definition

**Rule Definition Master Maintenance**

Rule Code:  Version No:  Rule Name:

RuleContext:  RuleReturnType:

Rule Inquiry:

Condition No:

KEYWORD	(	UDE	Comparison	Compare UDE	Compare Value	...	)	Def?
IF	(	CASA_ACOP_DAYS	is equal to	PROCESS_DATE			)	N

THEN:  Constant Value:  Or Return Value Of:  UDE

With Reason as:

Preview:

IF (CASA\_ACOP\_DAYS is equal to PROCESS\_DATE ) Then Intere

## Field Description

Field Name	Description
<b>Condition No</b>	[Display] This field displays the serial number assigned to the condition. This field is auto-generated by the system.
<b>Column Name</b>	<b>Description</b>
<b>KEYWORD</b>	[Mandatory, Drop-Down] Select the condition of the where clause from the drop-down list. The options are: <ul style="list-style-type: none"> <li>IF</li> <li>AND</li> <li>OR</li> </ul>

Column Name	Description
(	<p>[Mandatory, Alphanumeric, 10]</p> <p>This field allows the where clause to have open braces for grouping certain conditions. The user can enter up to 10 open brackets for the clause.</p>
UDE	<p>[Mandatory, Pick List]</p> <p>Select the UDE from the pick list.</p> <p>Various UDE values are available for selection to the user. These UDE values will also be provided as factory shipped data for the bank.</p>
Comparison	<p>[Mandatory, Drop-Down]</p> <p>Select the operators used to match a condition in a rule from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Less than</li> <li>• Less than or Equal to</li> <li>• Greater than</li> <li>• Greater than or Equal to</li> <li>• Equal to</li> <li>• Not equal to</li> </ul>
Compare UDE	<p>[Mandatory, Pick List]</p> <p>Select the UDE to be compared with the previously selected UDE from the pick list.</p>
Compare Value	<p>[Optional, Numeric, 120]</p> <p>Type the value which is to be compared with the UDE defined on Left Hand Side of comparison operator.</p> <p>The pick list will be active only if a domain is defined for the UDE entered on Left hand side of the comparison operator.</p>
)	<p>[Mandatory, Alphanumeric, 10]</p> <p>This field allows the where clause to have close braces. The user can enter up to 10 close brackets for the clause.</p>
Del?	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the field.</p> <p>The default value is <b>N</b>.</p>

**Note:** The user can enter the values for either **Compare UDE** or **Compare Value** for defining the query.

Field Name	Description
<b>THEN</b>	[Display] This field displays the action that is to be performed if the query is satisfied. The rule return type is displayed in the corresponding field.
<b>Constant Value</b>	[Mandatory, Numeric, 16] Type the value assigned to the rule return type.
<b>Or Return Value Of</b>	[Optional, Pick List] Select the value of the rule return type from the pick list.
<b>With Reason as</b>	[Mandatory, Alphanumeric, 255] Type the reason to be returned to the user, which can be displayed online or in reports, whenever a rule is applied.
<b>Preview</b>	[Display] This field displays the query is displayed when the <b>Preview</b> button is clicked.

**Note:** The user can enter the **Constant Value** or select the UDE for **Return Value Of**.

## Rule Document

The **Rule Document** tab allows the user to enter the comments or notes for the rule.

The screenshot shows the 'Rule Definition Master Maintenance' window. At the top, there are input fields for 'Rule Code' (12), 'Version No' (1), 'Rule Name' (Define), 'RuleContext' (CASAINTDEV), and 'RuleReturnType' (InterestAmount). Below these is a 'Rule Inquiry' section with three tabs: 'Rule Condition Definition', 'Rule Document' (which is selected), and an unlabeled tab. The 'Rule Document' tab contains a large text area labeled 'Rule Definitions' with a vertical scrollbar. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The 'Authorized' field has a checkbox. At the very bottom is a toolbar with radio buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'Ok', 'Close', and 'Clear' buttons.

8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorization Pending.. Click Ok to Continue". Click the **Ok** button.
10. The rule definition details are added once the record is authorized.

### 1.3. RL010 - Rule Debug Maintenance

Using this option you can evaluate values of UDEs used in the evaluation of rules which needs to be logged, so as to enable debugging for a rule. This option does not require authorization.

#### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance

#### Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

#### To modify the rule debug details

1. Type the fast path **RL010** and click **Go** or navigate through the menus to **Global Definitions > Rules > Rule Debug Maintenance**.
2. The system displays the **Rule Debug Maintenance** screen.

#### Rule Debug Maintenance

Rule Debug Maintenance\*

Rule Code	Rule Name	Debug?
1FST	1FST	<input checked="" type="checkbox"/>
BANK_NOTE_3	BANK NOTE sc	<input checked="" type="checkbox"/>
BOOKBALSCXEMPTI	BOOKBALSCXEMPTION	<input checked="" type="checkbox"/>
F51	F51	<input checked="" type="checkbox"/>
F52	F52	<input checked="" type="checkbox"/>
F53	F53	<input checked="" type="checkbox"/>
F54	F54	<input checked="" type="checkbox"/>
F55	F55	<input checked="" type="checkbox"/>
F56	F56	<input checked="" type="checkbox"/>
F57	F57	<input checked="" type="checkbox"/>
F58	F58	<input checked="" type="checkbox"/>
FT_TRF	FT_TRF	<input checked="" type="checkbox"/>
FUND5_TRANSFER	FT_TRF	<input checked="" type="checkbox"/>
IBS_FUND_TRANSFE	IBD FUND TRANSFER	<input checked="" type="checkbox"/>
OD_AMT	Amortization_rule	<input checked="" type="checkbox"/>
OD_AMT1	AMORT RULE	<input checked="" type="checkbox"/>
RL_BANK_NOTE	BANK NOTE	<input checked="" type="checkbox"/>
RL_CENTAS_COINS	CENTAS COINS	<input checked="" type="checkbox"/>
RL_HNI	Rule for HNI	<input checked="" type="checkbox"/>
RL_LITAS_COINS	LITAS COINS	<input checked="" type="checkbox"/>

1 / 2: 1 2

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

## Field Description

Column Name	Description
<b>Rule Code</b>	[Display] This column displays the unique identification code assigned to the rule created.
<b>Rule Name</b>	[Display] This column displays the description of the rule.
<b>Debug?</b>	[Optional, Check Box] Select the <b>Debug?</b> check box to debug the rule.

- Click the **Modify** button.
- The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
- Select the check boxes corresponding to the rules to be debugged.

## Rule Debug Maintenance

Rule Debug Maintenance\*

Rule Code	Rule Name	Debug?
IFST	IFST	<input checked="" type="checkbox"/>
BANK_NOTE_3	BANK NOTE sc	<input checked="" type="checkbox"/>
BOOKBALSCHEMPTI	BOOKBALSCHEMPTION	<input checked="" type="checkbox"/>
F51	F51	<input checked="" type="checkbox"/>
F52	F52	<input type="checkbox"/>
F53	F53	<input checked="" type="checkbox"/>
F54	F54	<input checked="" type="checkbox"/>
F55	F55	<input type="checkbox"/>
F56	F56	<input checked="" type="checkbox"/>
F57	F57	<input checked="" type="checkbox"/>
F58	F58	<input checked="" type="checkbox"/>
FT_TRF	FT_TRF	<input type="checkbox"/>
FUNDS_TRANSFER	FT_TRF	<input type="checkbox"/>
IBS_FUND_TRANSFE	IBD FUND TRANSFER	<input checked="" type="checkbox"/>
OD_AMT	Amortization_rule	<input checked="" type="checkbox"/>
OD_AMT1	AMORT RULE	<input checked="" type="checkbox"/>
RL_BANK_NOTE	BANK NOTE	<input checked="" type="checkbox"/>
RL_CENTAS_COINS	CENTAS COINS	<input type="checkbox"/>
RL_HNI	Rule for HNI	<input checked="" type="checkbox"/>
RL_LITAS_COINS	LITAS COINS	<input checked="" type="checkbox"/>

1 / 2: 1 2

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

6. Click the **Ok** button.
7. The system displays the message "Authorization Required. Do you want to continue". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the required information and click the **Grant** button.
10. The system displays the message "Records successfully updated ". Click the **OK** button.



## 1.4. RP004 - Interest Variance Package Maintenance

The interest rates for options like CASA and TD are maintained at the product level respectively. Using this option preferential interest rate plans can be maintained for a certain set of customers.

Separate packages will be created for defining variances for CASA and TD. Once a module is selected for maintaining interest variance, the interest types falling under the same will be displayed. The user will be able to maintain interest variance for all the interest types falling under each module.

### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add the interest variance package details

1. Type the fast path **RP004** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Interest Variance Package Maintenance**.
2. The system displays the **Interest Variance Package Maintenance** screen.

### Interest Variance Package Maintenance

Interest Variance Package Maintenance\*

Package Code :  Package Name :

Package Type :  Deviation Rule :

Casa Interest | TD Interest | Loan Interest

Interest Type	Absolute	Percentage	Absolute Value	Variance in Percentage (%)	Rule

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized <input type="checkbox"/>
----------	---------------	----------------	------------------	-------------------------------------

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Package Code</b>	[Mandatory, Alphanumeric, 16] Type the identification assigned to the package defined.
<b>Package Name</b>	[Mandatory, Alphanumeric, 80] Type the interest package name.
<b>Package Type</b>	[Mandatory, Drop-Down] Select the package type from the drop-down list. This denotes the module for which the interest package is being defined. The options are: <ul style="list-style-type: none"> <li>• <b>CASA Interest</b></li> <li>• <b>Loans Interest</b> - (not supported in current release)</li> <li>• <b>TD Interest</b></li> </ul>
<b>Deviation Rule</b>	[Optional, Pick List] Select the deviation rule from the pick list. The deviation rules is a set of various rules that a bank can have as a deviation from the interest package as a whole. They can be defined to be applicable to a particular type of interest or to all types of interest. They also can be defined to be applied at the time of computation or accrual or capitalization of interest. This rule will be created in the <b>Rules Maintenance</b> and selected under deviation rules.

3. Click the **Add** button.
4. Enter the package code and press the **<Tab>** key.
5. Enter the package name.
6. Select the package type form the drop-down list and deviation rule from the pick list.

## Interest Variance Package Maintenance

**Interest Variance Package Maintenance\***

Package Code : Pac1 Package Name : Interest Variance

Package Type : Casa Interest Deviation Rule :

Casa Interest TD Interest Loan Interest

Interest Type	Absolute	Percentage	Absolute Value	Variance in Percentage (%)	Rule
CASACRINT					
CASATODINT					
CASAOVLINT					
CASAOODINT					
CASACHQPURINT					
CASARDCRINT					
CASARDPREMATINT					
CASARDPENINT					

Remarks:

**Record Details**

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

- The tabs are displayed corresponding to the selected package type. Enter the required information in the displayed tab screen.

## CASA Interest

Interest Variance Package Maintenance\*

Package Code : Pac1

Package Name : Interest Variance

Package Type : Casa Interest

Deviation Rule :

Casa Interest

TD Interest

Loan Interest

Interest Type	Absolute	Percentage	Absolute Value	Variance in Percentage (%)	Rule
CASACRINT	Y	N	2		FEE_DORMANT_ACCT
CASATODINT	N	Y		48	INSTALL_SC_DISBAMT
CASAOVLINT	Y	N	1.5		FEE_DORMANT_ACCT
CASAOINT	Y	N	2		INSTALL_SC_PRINAMT
CASACHQPURINT	Y	N	-1.2		
CASARDCRINT	N	Y		46	
CASARDPREMATINT	N	Y		38	
CASARDPENINT	Y	N	1.2		

Remarks:

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

## Field Description

Column Name	Description
<b>Interest Type</b>	<p>[Display]</p> <p>This field displays the interest type based on the package type selected.</p> <p>If the package type selected is CASA Interest, then the interest types are:</p> <ul style="list-style-type: none"> <li>• Credit Interest</li> <li>• TOD Interest</li> <li>• Over Line Interest</li> <li>• OD Interest</li> <li>• Cheque Purchase</li> <li>• RD Credit Interest</li> <li>• RD Premature Penalty Interest</li> <li>• RD Penalty Interest</li> </ul> <p>The <b>CASA Interest</b> tab is enabled, if the interest type selected is <b>CASA Interest</b>.</p>
<b>Interest Variance In</b>	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option to indicate the type of interest variance.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Absolute</b> - If selected, the variance can be defined with an absolute value</li> <li>• <b>Percentage</b> - If selected, the variance can be defined with a percentage based on the interest rate.</li> </ul> <p>The formula for effective interest rate calculation is:</p> $\text{Effective Interest Rate} = \text{Original\_Interest\_Rate} * ( 100 + \text{Interest\_Variance\_Value} ) / 100$ <p>For example:</p> <p>Original_Interest_Rate is 5%, Interest_Variance_Value is 10%,</p> $\text{Effective Interest Rate} = 5\% * (100 + 10) / 100$ $= 5\% * 1.1$ $= 5.5\%$

Column Name	Description
<b>Absolute Value</b>	<p>[Conditional, Numeric, Two, 10]</p> <p>Enter the interest variance for the interest type in RP level.</p> <p>This field is mandatory if option <b>Absolute</b> option is selected in <b>Interest Variance in</b> field.</p>
<b>Variance in Percentage (%)</b>	<p>[Conditional, Numeric,10, Two,]</p> <p>Enter the interest variance in percentage value for the interest type in RP level.</p> <p>It can be positive or negative value.</p> <p>This field is mandatory if option <b>Percentage</b> is selected in <b>Interest Variance in</b> field.</p>
<b>Rule</b>	<p>[Optional, Pick List]</p> <p>Select the appropriate rule from the pick list.</p> <p>If a bank wants to set up additional criteria's or variances for the interest component, it can be set up here as a rule. The rules will be defined in the <b>Rules Maintenance</b> option.</p>

**Note:** User will be able to set up either variance rate or a variance rule.

## TD Interest

Interest Variance Package Maintenance\*

Package Code : Pac1 Package Name : Interest Variance

Package Type : TD Interest Deviation Rule :

Casa Interest | TD Interest | Loan Interest

Interest Type	Absolute	Percentage	Absolute Value	Variance in Percentage (%)	Rule
TDREGINT	Y	N	10		
TDPENINT	N	Y		14.8	
<b>TDPMINT</b>	<b>Y</b>	<b>N</b>	<b>35</b>		

Remarks:

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

## Field Description

Column Name	Description
<b>Interest Type</b>	<p>[Display]</p> <p>This field displays the interest type based on the package type selected.</p> <p>If the package type selected is TD Interest, then the interest types are:</p> <ul style="list-style-type: none"> <li>• Regular Interest</li> <li>• Penalty for premature closure</li> <li>• Post Maturity Interest</li> </ul> <p>The <b>TD Interest</b> tab is enabled, if the interest type selected is <b>TD Interest</b>.</p>
<b>Interest Variance In</b>	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option to indicate the type of interest variance.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Absolute</b> - If selected, the variance can be defined with an absolute value</li> <li>• <b>Percentage</b> - If selected, the variance can be defined with a percentage based on the interest rate.</li> </ul>
<b>Absolute Value</b>	<p>[Conditional, Numeric, Two, 10]</p> <p>Enter the interest variance for the interest type in RP level.</p> <p>This field is mandatory if option <b>Absolute</b> option is selected in <b>Interest Variance in</b> field.</p>
<b>Variance in Percentage (%)</b>	<p>[Conditional, Numeric,10, Two,]</p> <p>Enter the interest variance in percentage value for the interest type in RP level.</p> <p>It can be positive or negative value.</p> <p>This field is mandatory if option <b>Percentage</b> is selected in <b>Interest Variance in</b> field.</p>
<b>Rule</b>	<p>[Optional, Pick List]</p> <p>Select the appropriate rule from the pick list.</p> <p>If a bank wants to set up additional criteria's or variances for the interest component, it can be set up here as a rule. The rules will be defined in <b>Rules Maintenance</b> option.</p>

**Note:** User will be able to set up either variance rate or a variance rule.

## Loan Interest

**Interest Variance Package Maintenance\***

Package Code : PAC1    Package Name : Interest Variance

Package Type : Loan Interest    Deviation Rule : FEE\_RETAIL\_ACCT

Casa Interest | TD Interest | **Loan Interest**

Interest Type	Absolute	Percentage	Absolute Value	Variance in Percentage (%)	Rule
<b>LNREGINT</b>	<b>N</b>	<b>Y</b>		<b>55</b>	<b>SC_MIN_VIOLATE</b>
LNPNINT	N	Y		14	
LNPMINT	Y	N	22		
LNPPFPEN	Y	N	50		
LNFPSPEN	Y	N	12		

Remarks:

**Record Details**

Input By                      Authorized By                      Last Mnt. Date                      Last Mnt. Action                      Authorized

☐ Add By Copy    ☒ Add    ☐ Modify    ☐ Delete    ☐ Cancel    ☐ Amend    ☐ Authorize    ☐ Inquiry

UDF    Ok    Close    Clear

## Field Description

Column Name	Description
-------------	-------------

### Interest Type

[Display]

This field displays the interest type is based on the package type selected. If the package type selected is Loans Interest, then the interest types are:

- Regular Interest
- Penalty for part closure
- Penalty for premature closure

The **Loans Interest** tab is enabled, if the interest type selected is **Loans Interest**.



Column Name	Description
<b>Interest Variance In</b>	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option to indicate the type of interest variance.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Absolute</b> - If selected, the variance can be defined with an absolute value</li> <li>• <b>Percentage</b> - If selected, the variance can be defined with a percentage based on the interest rate.</li> </ul>
<b>Absolute Value</b>	<p>[Conditional, Numeric, Two, 10]</p> <p>Enter the interest variance for the loan interest type in RP level.</p> <p>This field is mandatory if option <b>Absolute</b> option is selected in <b>Interest Variance in</b> field.</p>
<b>Variance in Percentage (%)</b>	<p>[Conditional, Numeric, 10, Two,]</p> <p>Enter the interest variance in percentage value for the loan interest type in RP level.</p> <p>It can be positive or negative value.</p> <p>This field is mandatory if option <b>Percentage</b> is selected in <b>Interest Variance in</b> field.</p>
<b>Rule</b>	<p>[Optional, Pick List]</p> <p>Select the appropriate rule from the pick list.</p> <p>If a bank wants to set up additional criteria's or variances for the interest component, it can be set up here as a rule. The rules will be defined in <b>Rules Maintenance</b> option.</p>

**Note 1:** User will be able to set up either variance rate or a variance rule.

**Note 2:** Loans interest variance Package is for future use. Current version does not support Relationship pricing for Loans products.

8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.
10. The interest variance package details are added once the record is authorized.

## 1.5. RP003 - Benefit Plan Maintenance

Using this option you can link various products to the interest variance packages and SC packages created for **Relationship Pricing**.

Once a scheme is linked to the customer, his/her accounts belonging under the products defined in benefit plan will get the benefits defined in the interest variance package or SC package. The benefit plan consists of various interest rate variance and service charge packages.

For the **Relationship Pricing** functionality, the different package types defined on **FLEXCUBE** are:

- Service Charges Package
- CASA Interest Package
- TD Interest Package

Unique benefit plans are defined on the system for each package type, there by linking existing products to the respective package.

### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance
- RP004 - Interest Variance Package Maintenance
- SCM01 - SC Package Definition
- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master
- LNM11 - Product Master Maintenances

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add the benefit plan details

1. Type the fast path **RP003** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Benefit Plan Maintenance**.
2. The system displays the **Benefit Plan Maintenance** screen.

## Benefit Plan Maintenance

## Field Description

Field Name	Description
<b>Plan Code</b>	[Mandatory, Alphanumeric, 20] Type the identification code of the benefit plan.
<b>Plan Name</b>	[Mandatory, Alphanumeric, 60] Type the name of the benefit plan in the scheme.
<b>Plan Type Code</b>	[Mandatory, Pick List] Select the plan type code from the pick list. The plan type code identifies whether the benefit plan is being made for interest variance or service charges. The options are: <ul style="list-style-type: none"> <li>• <b>CSINT</b> - For CASA interest variance plan</li> <li>• <b>SC</b> - For SC plan</li> <li>• <b>LNINT</b> - For loans interest variance plan - not supported in current release</li> <li>• <b>TDINT</b> - For TD interest variance plan</li> </ul>

Field Name	Description
<b>Plan Type Name</b>	[Display] This field displays the type of the benefit plan corresponding to the plan type code selected.
<b>Deviation Rule</b>	[Optional, Pick List] Select the deviation rule from the pick list. It is the deviation rule linked at the plan level which is to be applied to all accounts of the customer getting the benefits. The deviation rule will be applicable only for the selected component.

Column Name	Description
<b>Product Code</b>	[Mandatory, Pick List] Select the product code from the pick list. The pick list displays the list of products based on the plan type selected.
<b>Product Name</b>	[Display] This field displays the name of the selected product.
<b>Package Code</b>	[Mandatory, Pick List] Select the package code from the pick list. The pick list displays all the packages available based on the plan type selected.
<b>Package Name</b>	[Display] This field displays the name of packages selected.

3. Click the **Add** button.
4. Enter the plan code and press the **<Tab>** key.
5. Enter the plan name.
6. Select the plan type code, and deviation rule from the pick list.
7. Click the **+** button and add the relevant information in the various columns.
8. Click the **-** button to delete the record.

## Benefit Plan Maintenance

**Benefit Plan Maintenance**

Plan Code :  ...

Plan Name :

Plan Type Code :  ...

Plan Type Name :

Deviation Rule :  ...

Product Code	Product Name	Package Code	Package Name
578	Testing Product	11	FIRSTPACKAGE

**Record Details**

Input By :  Authorized By :  Last Mnt. Date :  Last Mnt. Action :  Authorized : ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorization Pending.. Click Ok to Continue". Click the **OK** button.
11. The benefit plan details are added once the record is authorized.

## 1.6. RP001 - Scheme Definition Maintenance

A scheme is a group of benefit plan that has been defined for various components (i.e. interest variance, service charge). It would include details on the benefits being offered to the customer i.e. relevant benefit plans, start date and end date for the scheme.

Schemes will be created containing details of all types of benefits (interest, SC) for all the products or only one type of benefit component can be passed on to the customer.

Using this option schemes created can be applied automatically to a customer without waiting for his consent or after taking customers consent and apply the relationship package. A scheme will be set up with a start date and end date. Using this tool, banks can run various business development schemes and campaigns.

### Definition Prerequisites

- RP003 - Benefit Plan Maintenance

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add a scheme

1. Type the fast path **RP001** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Scheme Definition Maintenance**.
2. The system displays the **Scheme Definition Maintenance** screen.

## Scheme Definition Maintenance

## Field Description

Field Name	Description
<b>Scheme ID</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the scheme identification code.</p> <p>Schemes will be identified uniquely by a single ID which will be an alphanumeric code denoting various schemes.</p>
<b>Scheme Name</b>	<p>[Mandatory, Alphanumeric, 60]</p> <p>Type the name of the scheme defined.</p> <p>For e.g. Bank can set up schemes like:</p> <ul style="list-style-type: none"> <li>• High Net worth Scheme</li> <li>• Senior Citizens Scheme</li> <li>• Ordinary Relationship Package</li> </ul>

3. Click the **Add** button.
4. Enter the scheme ID and press the **<Tab>** key.
5. Enter the scheme name and press the **<Tab>** key.

## Scheme Definition Maintenance

Scheme ID :

SCH01

...

Scheme Name :

Scheme1

Scheme Parameters

Benefit Components

Validity

Start Date :

01/01/1800

...

End Date :

01/01/1800

...

Benefit Valid For:

Validity Type

Applicability

Apply For:

Automatic/Manual

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

☒

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

Ok

Close

Clear

6. Enter the required information in the various tabs.



## Scheme Parameters

## Field Description

Column Name	Description
<b>Validity</b>	
<b>Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date of the relationship package from the pick list.</p> <p>A scheme cannot be applied to any customer before the start date.</p>
<b>End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date of the relationship package from the pick list.</p> <p>In case bank wants to have a forever running pricing policy, the end date will be required to be set up to a high value.</p> <p>A scheme cannot be applied to any customer after the end date.</p>

Column Name	Description
<b>Benefit Valid For</b>	<p>[Mandatory, Numeric, Two, Drop-Down]</p> <p>Type the period for which benefits will be applicable from the date of applying.</p> <p>This period can be even after the scheme has expired. In this case no new customers can get the scheme, but customers already enjoying the benefits of the scheme will continue to do so, till this period.</p> <p>E.g. If an account is opened during Christmas period, all SCs will be reduced to half for one year. Here Christmas period is Start-End Date. And 1 year is the duration.</p> <p>In case, the scheme benefits are also applicable for the same period as the scheme duration, then either set it to same as Scheme days or set it to 0.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Years</li> </ul>
<b>Validity Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the validity type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Perpetual</b> - Once applied to the customer, the benefits will be available to the customer, even if he falls out of eligibility later.</li> <li>• <b>Renewable</b> - These schemes will always check the eligibility and if a customer falls out of eligibility, the benefits will be expired. The benefits will be given again, if the customer becomes eligible again.</li> <li>• <b>One Time</b> - These schemes will apply to the customer only till the time he is eligible as per the eligibility criteria. If he falls out of eligibility, the benefits will be expired and he will not get the benefits of the scheme again.</li> </ul> <p>All the rules pertaining to validity type are applicable, if the scheme is linked via eligibility criteria and not directly to the customer. In case of direct linking of scheme to the customer, the scheme will behave as perpetual.</p>
<b>Applicability</b>	

Column Name	Description
<b>Apply For</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option for applicability of scheme from the drop-down list.</p> <p>This will enable the bank to determine for a given set of customers “what are the set of accounts” on which the benefits specified in the benefit plan has to be applied to.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• New Accounts</li><li>• All Accounts</li><li>• Existing Accounts</li></ul>
<b>Automatic/Manual</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the type of applicability from the drop-down list.</p> <p>This actually denotes whether the scheme is to be applied automatically to the customer or requires manual intervention of the branch.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Manual</li><li>• Automatic</li></ul>

## Benefit Components

**Scheme Definition Maintenance**

Scheme ID :  Scheme Name :

Scheme Parameters **Benefit Components**

Benefit Plan Type	Benefit Plan Code	Benefit Plan Name
TDINT	-	-

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☒

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

## Field Description

Column Name	Description
<b>Benefit Plan Type</b>	<p>[Display]</p> <p>This column displays whether the benefit plan is being made for interest variance or for service charges.</p>
<b>Benefit Plan Code</b>	<p>[Mandatory, Pick List]</p> <p>Select the identification code that is assigned to a benefit plan from the pick list.</p> <p>A benefit plan can be defined as a group of benefits that can be assigned to a customer base. This code is a summation of benefits that are packaged under one head.</p>

Column Name	Description
<b>Benefit Plan Name</b>	<p>[Display]</p> <p>This column displays the description of the benefit plan offered by the bank.</p> <p>For e.g. Bank may set up one benefit plan each with the following description:</p> <ul style="list-style-type: none"><li>• Normal Customer Benefit Plan</li><li>• Senior Citizen Customers Plan</li></ul>

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
9. The scheme definition details are added once the record is authorized.

## 1.7. RP002 - Eligibility Criteria Maintenance

Using this option you can define different eligibility criteria for a set of benefits under a scheme. This plan determines the set of customers who will get the benefits defined under the scheme. This definition helps identify the target customers for a scheme.

The customers who are excluded from the benefit defined under the scheme will also be set up in this maintenance, as an exclusion plan. Exclusion Plan contains the criteria, which if matched by the customer, will make him ineligible for the scheme. In other words, all the facilities or benefits provided to the customer will cease, and he / she will be tagged the normal customer status. Exclusion plan set up is provided to facilitate exclusion of a common set of customers, who needs to be excluded from most of the schemes.

### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add eligibility criteria details

1. Type the fast path **RP002** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Eligibility Criteria Maintenance**.
2. The system displays the **Eligibility Criteria Maintenance** screen.

## Eligibility Criteria Maintenance

## Field Description

Field Name	Description
<b>Plan Code</b>	[Mandatory, Alphanumeric, 20] Type the plan code used to identify a plan.
<b>Plan Name</b>	[Mandatory, Alphanumeric, 80] Type the description of the eligibility plan.
<b>Plan Type</b>	[Mandatory, Drop-Down] Select the type of the plan from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Eligibility Plan</li> <li>• Exclusion Plan</li> </ul>
<b>Version</b>	[Display] This field displays the version of the eligibility plan. A version is assigned to all the eligibility plans defined. Only the latest version is used for running eligibility criteria. The older versions are available only for querying.

Field Name	Description
<b>Revision Frequency</b>	<p>[Conditional, Drop-Down]</p> <p>Select the revision frequency from the drop-down list.</p> <p>The value of various customer and account attributes attached to the eligibility plan can change over a period of time. This requires the eligibility to be calculated at periodic intervals in order to upgrade or downgrade customers.</p> <p>Revision frequency is the duration at which eligibility is to be re-calculated.</p> <p>This field is enabled only if the <b>Plan Type</b> selected is <b>Eligibility Plan</b>.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• None</li> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half-Yearly</li> <li>• Yearly</li> </ul>
<b>Frequency Type</b>	<p>[Conditional, Drop-Down]</p> <p>Select the type of frequency from the drop-down list</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>None</b></li> <li>• <b>Anniversary</b> - Revision will happen on a date defined by the user</li> <li>• <b>Calendar</b> - Revision will happen at the end of the month</li> </ul> <p>This field is enabled only if the <b>Plan Type</b> selected is <b>Eligibility Plan</b>.</p>
<b>Anniversary Day</b>	<p>[Conditional, Drop-Down]</p> <p>Select the day on which the scheme should be revised, during the anniversary period from the drop-down list.</p> <p>This field is enabled only if the <b>Frequency Type</b> selected is <b>Anniversary</b>.</p>



Field Name	Description
<b>Anniversary Month</b>	<p>[Conditional, Drop-Down]</p> <p>Select the month within the anniversary period, when the revision will be done from the drop-down list.</p> <p>This field is enabled only if the <b>Frequency Type</b> selected is <b>Anniversary</b>.</p>
<b>Last Evaluation Date</b>	<p>[Display]</p> <p>This field displays the last date when the eligibility was evaluated.</p>
<b>Next Evaluation Date</b>	<p>[Display]</p> <p>This field displays the next date when the eligibility will be evaluated.</p> <p>This will be derived on the frequency parameters.</p>
<b>Exclusion Plan Code</b>	<p>[Conditional, Pick List]</p> <p>Select the exclusion plan code from the pick list.</p> <p>The exclusion plan can be linked here. This exclusion list will eliminate the set of customers who had become eligible by virtue of the eligibility criteria and the bank specifically wants to exclude the customers coming out of this plan.</p> <p>The <b>Exclusion Plan Code</b> field is enabled if the plan type selected is <b>Eligibility Plan</b>.</p>
<b>Preview</b>	<p>[Display]</p> <p>This field displays the query created, once the <b>Preview</b> button is clicked.</p>
Column Name	Description
<b>KEYWORD</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the keyword from the drop-down list.</p> <p>The keyword indicates the condition of where clause in the query.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• IF</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	<p>[Mandatory, Alphanumeric, 10]</p> <p>This field allows the where clause to have open braces. The user can enter up to 10 open brackets for the clause.</p>

Column Name	Description
<b>UDE</b>	<p>[Mandatory, Pick List]</p> <p>Select the UDE from the pick list.</p> <p>Various UDE values are available for selection to the user. These UDE values will also be provided as factory shipped data for the bank.</p>
<b>Comparison</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the condition for the query from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• &gt; - Greater Than</li> <li>• &lt; - Less Than.</li> <li>• != - Not Equal To.</li> <li>• = - Equal To.</li> <li>• &gt;= - Greater than Equal To.</li> <li>• &lt;= - Less Than Equal To.</li> </ul>
<b>Compare UDE</b>	<p>[Optional, Pick List]</p> <p>Select the UDE to be compared with the previously selected UDE, from the pick list.</p>
<b>Compare Value</b>	<p>[Optional, Alphanumeric, 100]</p> <p>Type the value which is to be compared as a criterion.</p>
<b>)</b>	<p>[Mandatory, Alphanumeric, Five]</p> <p>This field allows the where clause to have close braces. The user can enter the close bracket for the clause.</p>
<b>Del?</b>	<p>[Toggle]</p> <p>Click the toggle status of the field to <b>Y</b>, if the query can be deleted.</p> <p>The default value of this field is <b>N</b>.</p>
<b>Validate</b>	<p>[Command Button]</p> <p>This validates the query and displays an error message if the query is incorrect.</p>

3. Click the **Add** button.
4. Enter the plan code and press the **<Tab>** key.
5. Enter the plan name.
6. Select the plan type, revision frequency, and frequency type from the drop-down list.
7. Click the **+** button and enter the required information in the various fields to add a query.
8. Click the **Validate** button to validate the query.
9. Click the **Preview** button to preview the query created.

## Eligibility Criteria Maintenance

**Eligibility Criteria Maintenance**

Plan Code:  Plan Name:   
 Plan Type:  Version:  Revision Frequency:   
 Frequency Type:  Anniversary Day:  Anniversary Month:   
 Last Evaluation Date:  Next Evaluation Date:

KEYWORD	(	UDE	Comparison	Compare UDE	Compare Value	...	)	Del?
IF	(	MARITALSTAT	<		2		)	N

Validate + -

Exclusion Plan Code:

Preview

Preview:  
 SELECT A CUSTOMER IF (MARITALSTAT < 2 )

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

10. Click the **Ok** button.
11. The system displays the message, "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
12. The eligibility criteria details are added once the record is authorized.

## 1.8. RP015 - Eligibility Debug Maintenance

Using this option you can enable or disable logging of evaluation details for particular eligibility criteria in the database. If the debug value is set for particular eligibility criteria, the values of each UDE evaluated for each customer for this eligibility criteria will be logged in database.\

This option does not require any authorization.

### Definition Prerequisites

- RP002 - Eligibility Criteria Maintenance

### Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To modify the eligibility debug details

1. Type the fast path **RP015** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Eligibility Debug Maintenance**.
2. The system displays the **Eligibility Debug Maintenance** screen.

### Eligibility Debug Maintenance

Eligibility Debug Maintenance\*

Eligibility Plan Code	Eligibility Plan Name	Debug?
111	RP_Test	<input checked="" type="checkbox"/>
12	1	<input checked="" type="checkbox"/>
PLAN_FOR_MARRIED	Plan for Married Individuals	<input checked="" type="checkbox"/>
STATEANDZIP	CUST STATE AND ZIP	<input checked="" type="checkbox"/>
STATEPINELIG2	STATE AND PIN ELIG 2	<input checked="" type="checkbox"/>
TEST_1	test	<input checked="" type="checkbox"/>

1
/1
1

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
Add
Modify
Delete
Cancel
Amend
Authorize
Inquiry

UDF
OK
Close
Clear

## Field Description

Column Name	Description
<b>Eligibility Plan Code</b>	[Display] This column displays the unique identification code assigned to the eligibility plan.
<b>Eligibility Plan Name</b>	[Display] This column displays the name of the eligibility plan corresponding to the eligibility plan code.
<b>Debug?</b>	[Optional, Check Box] Select the <b>Debug?</b> check box to debug the eligibility plan.

- Click the **Modify** button.
- Select the **Debug?** check box corresponding to the eligibility plan to be debugged.

## Eligibility Debug Maintenance

The screenshot shows the 'Eligibility Debug Maintenance' window. It contains a table with three columns: 'Eligibility Plan Code', 'Eligibility Plan Name', and 'Debug?'. The table lists several plans, including '111', '12', 'PLAN\_FOR\_MARRIED', 'STATEANDZIP', 'STATEPINELIG2', and 'TEST\_1'. The 'Debug?' column has checkboxes, some of which are checked. Below the table, there is a section for 'Record Details' with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. At the bottom, there is a row of buttons: 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'Ok', 'Close', and 'Clear'.

Eligibility Plan Code	Eligibility Plan Name	Debug?
111	RP_Test	<input checked="" type="checkbox"/>
12	1	<input type="checkbox"/>
PLAN_FOR_MARRIED	Plan for Married Individuals	<input checked="" type="checkbox"/>
STATEANDZIP	CUST STATE AND ZIP	<input type="checkbox"/>
STATEPINELIG2	STATE AND PIN ELIG 2	<input checked="" type="checkbox"/>
TEST_1	test	<input checked="" type="checkbox"/>

Record Details

Input By: \_\_\_\_\_ Authorized By: \_\_\_\_\_ Last Mnt. Date: \_\_\_\_\_ Last Mnt. Action: \_\_\_\_\_ Authorized: ☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

- Click the **Ok** button. The system displays the message "Authorization Required. Do you want to continue".
- Click the **OK** button. The system displays the **Authorization Reason** screen.
- Enter the required information and click the **Grant** button.
- The system displays the message "Records successfully updated ". Click the **OK** button.

## 1.9. RP010 - Eligibility Scheme Linkage

Using this option, once a scheme is defined on the system, and an eligibility plan is in place, you can link the scheme to the eligibility plan. The set of eligible customer will receive the benefits under the scheme, from the next working day once the scheme is linked.

The **Customer Scheme Linkage** (Fast Path: RP011) option allows the bank to apply the scheme and relationship package after taking customer's consent.

### Definition Prerequisites

- RP001 - Scheme Definition Maintenance
- RP002 - Eligibility Criteria Maintenance

### Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To modify the eligibility scheme linkage details

1. Type the fast path **RP010** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Eligibility Scheme Linkage**.
2. The system displays the **Eligibility Scheme Linkage** screen.

### Eligibility Scheme Linkage

## Field Description

Field Name	Description
<b>Eligibility Plan ID</b>	[Mandatory, Pick List] Select the unique identification code assigned to the eligibility plan from the pick list.
<b>Eligibility Plan Name</b>	[Display] This field displays the name of the eligibility plan corresponding to the eligibility plan ID selected.

- Click the **Modify** button.
- Select the eligibility plan id from the pick list.

## Eligibility Scheme Linkage

Eligibility Plan ID : 22 Eligibility Plan Name : plan11.1

Schemes Details | Benefit Plan Details

Sr No.	Scheme Code	Scheme Name	Linkage Start Date	Linkage End Date	Linkage Status
1	22	testcase111	31/01/2008	31/01/2020	In_Progress

+ -

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

- Modify the relevant details in the **Scheme Details** tab.
- Click the + button to add another scheme.

## Schemes Details

Eligibility Plan ID : 22 Eligibility Plan Name : plan11.1

Schemes Details | Benefit Plan Details

Sr No.	Scheme Code	Scheme Name	Linkage Start Date	Linkage End Date	Linkage Status
1	22	testcase111	31/01/2008	31/01/2020	In_Progress
2	33	testcase112	01/01/2008	01/01/2010	

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

## Field Description

Column Name	Description
<b>Sr No.</b>	<p>[Display]</p> <p>This field displays the sequential serial number.</p> <p>This field is auto-generated.</p>
<b>Scheme Code</b>	<p>[Mandatory, Pick List]</p> <p>Select the identification code of the scheme from the pick list.</p>
<b>Scheme Name</b>	<p>[Display]</p> <p>This field displays the name of the scheme corresponding to the scheme code.</p>
<b>Linkage Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date, when the scheme is linked to the eligibility plan, from the pick list.</p> <p>The date has to be between the scheme validity periods defined at scheme level.</p> <p>This date can be modified if the scheme has not yet been linked to any customers via this linkage definition.</p>



Column Name	Description
<b>Linkage End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date, till which the scheme is to be linked to the eligibility plan, from the pick list.</p> <p>The end date can be modified if the scheme is not expired and it should be greater than process date and the linkage start date.</p>
<b>Linkage Status</b>	<p>[Display]</p> <p>This field displays the status of the linkage.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Expired</li> <li>In Progress</li> </ul>

- Double-click the **Sr No.** link to enable the **Benefit Plan Details** tab.

## Benefit Plan Details

The **Benefit Plan Details** tab allows the user to view the benefit plans linked to the scheme. This is done to facilitate the selection of right schemes which do not have any conflicting benefit plans.

The screenshot shows the 'Eligibility Scheme Linkage' application window. At the top, there are two input fields: 'Eligibility Plan ID' with the value '22' and 'Eligibility Plan Name' with the value 'plan11.1'. Below these fields, there are two tabs: 'Schemes Details' and 'Benefit Plan Details'. The 'Benefit Plan Details' tab is currently selected. Inside this tab, there is a table with the following data:

Scheme Code	Plan Type	Plan Code	Plan Name
22	TDINT	22	testcase111

At the bottom of the window, there is a toolbar with several buttons: Add, Modify (selected), Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, and Clear.

**Field Description**

Column Name	Description
<b>Scheme Code</b>	[Display] This field displays the identification code of the scheme.
<b>Plan Type</b>	[Display] This field displays the type of the benefit plan in the scheme.
<b>Plan Code</b>	[Display] This field displays the identification code of the benefit plan in the scheme.
<b>Plan Name</b>	[Display] This field displays the name of the benefit plan in the scheme.

8. The system displays the details of the benefit plan.
9. Click the **Ok** button.
10. The system displays the message "Authorization required. Do You Want to continue". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **OK** button.
13. The system displays the message "Record modified". Click the **OK** button.

## 1.10. RP011 - Customer Scheme Linkage

Banks can define various schemes and based on certain eligibility criteria, benefits defined in the scheme can be given to customers who meet those criteria's. The benefits defined in the scheme can also be given to customer based on bank's discretion without going through the eligibility criteria.

Schemes created can be applied automatically to a customer without waiting for his consent or can be configured to be applied only after customer has provided his consent.

Using this option you can apply the scheme and relationship package after taking customer's consent. It also allows linking a scheme manually to the customer based on bank's discretion. It also provides complete history of the schemes that were linked to the customer in past or are running at present.

### Definition Prerequisites

- RP010 - Eligibility Scheme Linkage
- RP001 - Scheme Definition Maintenance
- 8053 - Customer Addition

### Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To modify the customer scheme linkage details

1. Type the fast path **RP011** and click **Go** or navigate through the menus to **Global Definitions > Relationship Pricing > Customer Scheme Linkage**.
2. The system displays the **Customer Scheme Linkage** screen.

## Customer Scheme Linkage

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Customer Short Name</b> - The short name of the customer.</li> <li>• <b>Customer IC</b> - The identification criteria (IC) arrived at by the bank during customer addition.</li> <li>• <b>Customer ID</b> - The unique identification given by the bank.</li> </ul>

Field Name	Description
<b>Search String</b>	<p>[Mandatory, Alphanumeric, 80]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.</p> <p>If the search criterion is specified as customer's short name or IC then any letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the <b>Search String</b> field.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the identification code of the customer.</p>
<b>Full Name</b>	<p>[Mandatory Alphanumeric, 80]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p>

- Click the **Modify** button.
- Select the search criteria from the drop-down list.
- Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

## Customer Scheme Linkage

**Customer Scheme Linkage\***

Search Criteria : Customer Id Search String : 605835

Customer ID : 600118

Full Name : ADITYA YANG CHING

Scheme Details | Applicability Details

S.No.	Scheme Code	Elig Plan	Benef Start Date	Benef End Date	Curr State	New State	Reason Text	Delete
1			31/07/2011	01/01/1800		ACCPD		N

+

-

Remarks:

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

6. Modify the relevant details in the **Scheme Details** tab screen.

## Scheme Details

**Customer Scheme Linkage\***

Search Criteria : Customer Id Search String : 605835

Customer ID : 600118

Full Name : ADITYA YANG CHING

Scheme Details | Applicability Details

S.No.	Scheme Code	Elig Plan	Benef Start Date	Benef End Date	Curr State	New State	Reason Text	Delete
1			31/07/2011	01/01/1800		ACCPD		N

Remarks:

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

## Field Description

Column Name	Description
<b>SNo.</b>	[Display] This column displays the sequential serial number. This field is auto-generated.
<b>Schm Code</b>	[Mandatory, Pick List] Select the identification code of the scheme from the pick list.
<b>Elig Plan</b>	[Display] This column displays the eligibility plan code based on which the scheme is applied to the customer. The eligibility plan code will not display a value if the scheme is linked directly through the <b>Customer Scheme Linkage</b> option.

Column Name	Description
<b>Benef Strt Dat</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date when the scheme was applied on the account from the pick list.</p> <p>If the scheme was set with a manual override option, then the date on which acceptance was stamped on the customer will be displayed.</p>
<b>Benef End Dat</b>	<p>[Display]</p> <p>This column displays the end date of the benefits.</p> <p>The end date is derived from the <b>Benefit valid for</b> field in the scheme definition.</p>
<b>Curr State</b>	<p>[Display]</p> <p>This column displays the current status of the scheme for the customer.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Expired</b> - Benefits or eligibility expired before the customer accepted the scheme.</li> <li>• <b>Delinked</b> - The scheme is delinked before the benefits expire.</li> <li>• <b>Awaiting Acceptance</b> - Either scheme is of type manual acceptance, or requires manual intervention if there is conflict between multiple schemes.</li> <li>• <b>In Progress</b> - Scheme is currently available.</li> <li>• <b>Rejected</b> - Customer has rejected the scheme today. The status of this is changed to <b>Delinked</b> in EOD.</li> <li>• <b>Accepted</b> - Customer has accepted the scheme. The status is changed to <b>In Progress</b> on the benefit start date.</li> </ul>
<b>New State</b>	<p>[Mandatory, Pick List]</p> <p>Select the status of a linkage from the pick list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Reject a scheme with the status <b>In Progress</b></li> <li>• Accept or Reject a scheme with the status <b>Awaiting Acceptance</b></li> <li>• Toggle between <b>Accepted</b> and <b>Rejected</b> status</li> </ul> <p>If the status is <b>Expired</b> or <b>Delinked</b>, the new state cannot be entered.</p>
<b>Reason Text</b>	<p>[Mandatory, Pick List]</p> <p>Select the reason for modifying the state from the pick list.</p>



Column Name	Description
<b>Delete</b>	[Optional, Checkbox] Select the <b>Delete</b> check box to delete the record. By the default the value is no and it displays <b>N</b> .

- Double-click the **SNo.** link to enable the **Applicability Details** tab.

## Applicability Details

The **Applicability Details** tab displays the accounts which are affected by the scheme. If the status of the scheme is **In Progress** or **Expired** or **Delinked**, it displays all the accounts which are or were affected by the scheme. For the new schemes added, it displays the accounts which are likely to be affected by the scheme.

The screenshot shows the 'Customer Scheme Linkage\*' application window. At the top, there are search criteria: 'Customer Short Name' (dropdown), 'Search String' (text box with 'abc'), 'Customer ID' (text box with '600118'), and 'Full Name' (text box with 'Gautam Kamath'). Below this is a tabbed interface with 'Scheme Details' and 'Applicability Details' (selected). The 'Applicability Details' tab contains a table with columns: 'Scheme Code', 'Benefit Plan Type', 'Benefit Plan Name', 'Package Name', and 'Account Number'. The table is currently empty. Below the table is a 'Remarks' text area. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The 'Authorized' field has a checkbox. At the very bottom, there is a toolbar with buttons: 'Add By Copy', 'Add', 'Modify' (selected), 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'OK', 'Close', and 'Clear'.

## Field Description

Column Name	Description
<b>Scheme Code</b>	[Display] This column displays the identification code of the scheme.
<b>Benefit Plan Type</b>	[Display] This column displays the type of the benefit plan in the scheme.

Column Name	Description
<b>Benefit Plan Name</b>	[Display] This column displays the name of the benefit plan applicable to the account.
<b>Package Name</b>	[Display] This column displays the name of the respective package (interest/SC) applied to the account.
<b>Account Number</b>	[Display] This column displays the account number of the customer receiving the benefit under this scheme.

8. The system displays the list of the accounts affected by the scheme. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorization pending...Click Ok to Continue". Click the **OK** button.
10. The customer scheme linkage details are modified once the record is authorized.

## 1.11. CIM50 - Relationship Value Tag Definition

RVT is a code associated to a customer categorizing his relationship with the bank. RVT codes will be linked to a customer through the **Customer Master Maintenance** (Fast Path: CIM09) option and **GEFU** upload. It is possible to define any number of RVT types and associate any number of values, which that particular type can have. For e.g. a RVT Type can be Customer Loyalty Code and can have a possible values as Platinum, Gold, Silver and Blue.

### Definition Prerequisites

Not Applicable

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add the RVT details

1. Type the fast path **CIM50** and click **Go** or navigate through the menus to **Global Definitions > Customer > Relationship Value Tag Definition**.
2. The system displays the **Relationship Value Tag Definition** screen.

### Relationship Value Tag Definition

Relationship Value Tag Definition

RVT Type Code :  ... Relationship Value Tag Type Name :

+ -

RVT Code	RVT	Delete
----------	-----	--------

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Ok Close Clear

## Field Description

Field Name	Description
<b>RVT Type Code</b>	[Mandatory, Alphanumeric, 20] Type the code assigned to the RVT type.
<b>Relationship Value Tag Type Name</b>	[Mandatory, Alphanumeric, 120] Type the name of the relationship value tag.

Column Name	Description
<b>RVT Code</b>	[Mandatory, Alphanumeric, 20] Type the code assigned to the relationship value tag.
<b>RVT</b>	[Mandatory, Alphanumeric, 120] Type the description of the relationship value tag.
<b>Delete</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the record. The default value of the toggle status is <b>N</b> .

3. Click the **Add** button.
4. Enter the RVT type code and press the **<Tab>** key.
5. Enter the name for the relationship value tag type.
6. Click the **+** button to add the record.
7. Click the **-** button to delete the record.
8. Enter the required information in the various columns.

## Relationship Value Tag Definition

Relationship Value Tag Definition

RVT Type Code :  Relationship Value Tag Type Name :

RVT Code	RVT	Delete
BNL	HIGH NETWORTH INDIVIDUALS	N

**Record Details**

Input By TANIL	Authorized By SANIL	Last Mnt. Date 10/08/2006 00:00:00	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
-------------------	------------------------	---------------------------------------	-------------------------------	---

☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

9. Click the **OK** button.
10. The system displays the message "Record Added... Authorization Pending.. Click Ok to Continue". Click the **OK** button.
11. The RVT details are added once the record is authorized.

## 1.12. CIM51 - Customer Group Definition Maintenance

Using this option you can maintain the definition of a customer group in **FLEXCUBE**. It uses customer to customer relationship in **FLEXCUBE** as basis. This maintenance will be used to identify if a customer belongs to a group based on his/her relationships with other customers in the bank. This information can be used to provide benefits to a customer based on the behavior of a group to which he / she belongs to. This maintenance also captures customer to account relationships to identify the accounts of other customers to be considered for deriving the behavior of the group.

Using this maintenance, bank can define:

- A customer group code and name
- All the customer to customer relationships, which form the part of the customer group
- All customer to account relationships which will be considered to pick up accounts while considering the behavior of the group

This maintenance just defines relationships between any two customers that will make them form a group. The **Customer Group definition** maintained will be linked to eligibility in the form of a UDE. This UDE definition will take customer group name as input.

### Definition Prerequisites

- CIM07 - Relation Master Maintenance

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add the customer group details

1. Type the fast path **CIM51** and click **Go** or navigate through the menus to **Global Definitions > Customer > Customer Group Definition Maintenance**.
2. The system displays the **Customer Group Definition Maintenance** screen.

## Customer Group Definition Maintenance

### Field Description

Field Name	Description
<b>Customer Group Code</b>	[Mandatory, Alphanumeric, 16] Type the unique code assigned to the customer group. Once added, it cannot be modified.
<b>Customer Group Name</b>	[Mandatory, Alphanumeric, 40] Type a descriptive name for the customer group. Once added, it cannot be modified. By default, the same concerned party and same related entity is displayed.

- Click the **Add** button.
- Enter the customer group code and press the **<Tab>** key.
- Enter the customer group name and press the **<Tab>** key.

## Customer Group Definition Maintenance

Customer Group Code :  ...

Customer Group Name :

Allowed Customer to Customer Relations

Allowed Customer to Account Relations

Relation Code :  ...

Relation Name :

Relationship Code	Relationship Name	Delete
-------------------	-------------------	--------

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

6. Enter the required information in the various tabs.
7. Click the + button to add the data in the corresponding grid.



## Allowed Customer to Customer Relations

Customer Group Definition Maintenance

Customer Group Code :  Customer Group Name :

Allowed Customer to Customer Relations | Allowed Customer to Account Relations

Relation Code :  Relation Name :

Relationship Code	Relationship Name	Delete
28	FATHER	N
13	MOTHER I	N

Record Details

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized: ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

## Field Description

Field Name	Description
Relation Code	[Mandatory, Pick List] Select the relationship code from the pick list. It is a unique code assigned to the relationship.
Relation Name	[Display] This field displays the name of the relationship corresponding to the relationship code.
Column Name	Description
Relationship Code	[Display] This column displays the unique code assigned to the relationship.
Relationship Name	[Display] This column displays the name of the relationship corresponding to the relationship code.

## CIM51 - Customer Group Definition Maintenance

Column Name	Description
Delete	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the record.</p> <p>The default value for the toggle status is <b>N</b>.</p>

### Allowed Customer to Account Relations

Customer Group Definition Maintenance

Customer Group Code : 
Customer Group Name :

Allowed Customer to Customer Relations
Allowed Customer to Account Relations

Relation Code : 
Relation Name :

Relationship Code	Relationship Name	Delete
28	FATHER	N
13	MOTHER I	N

Record Details

Input By : 
Authorized By : 
Last Mnt. Date : 
Last Mnt. Action : 
Authorized : ☐

Add
Modify
Delete
Cancel
Amend
Authorize
Inquiry
Ok
Close
Clear

### Field Description

Field Name	Description
<b>Customer To Account Relation</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate relationship from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• AUS</li> <li>• BOR</li> <li>• DEV</li> <li>• GUA</li> <li>• JAF, etc.</li> </ul> <p>Once a relationship name is chosen from the drop-down list and the user clicks on + button, a row gets added to the grid showing the chosen relationship.</p>

Column Name	Description
<b>Allowed Customer To Account Relations</b>	<p>[Display]</p> <p>This column displays the customer to account relation selected in the <b>Customer To Account Relation</b> field.</p>
<b>Delete</b>	<p>[Toggle]</p> <p>Click the toggle status to <b>Y</b> to delete the record.</p> <p>The default value for the toggle status is <b>N</b>.</p>

- Click the **Ok** button.
- The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
- The customer group details are added once the record is authorized.

## 1.13. CIM52 - Customer Group Inquiry (Applicable Customer Groups)

Using this option you can inquire as to which group a customer belongs to and which other related customers and their accounts are present as part of the group. The information about which group does a customer belong to is derived from the customer group.

### Definition Prerequisites

- CIM51 - Customer Group Definition Maintenance

### Modes Available

Not Applicable

### To view the customer group details

1. Type the fast path **CIM52** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Group Inquiry (Applicable Customer Groups)**.
2. The system displays the **Customer Group Inquiry (Applicable Customer Groups)** screen.

### Customer Group Inquiry (Applicable Customer Groups)

Customer Group Inquiry (Applicable Customer Groups)\*

Search Criteria : Customer Short Name Search String :  
 Customer ID :  
 Full Name :

Applicable Customer Groups Related Customers/Accounts

Customer Group

0 / 0

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Customer Short Name</b> - The short name of the customer.</li> <li>• <b>Customer IC</b> - The identification criteria (IC) arrived at by the bank during customer addition.</li> <li>• <b>Customer ID</b> - The unique identification given by the bank.</li> </ul>
<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.</p> <p>If the search criterion is specified as customers' short name or IC then any letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the <b>Search String</b> field.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the customer IC and the customer category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
<b>Full Name</b>	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p>

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

## CIM52 - Customer Group Inquiry (Applicable Customer Groups)

### Customer Group Inquiry (Applicable Customer Groups)

**Customer Group Inquiry (Applicable Customer Groups)\***

Search Criteria : Customer Id Search String : 600007

Customer ID : 600007

Full Name : RIAZ AKHTAR

Applicable Customer Groups Related Customers/ Accounts

Customer Group	Relation	Customer ID	Customer Name	Account No.
T1	FATHER	600091	JOHN SMITH	000000002295
T1	FATHER	600091	JOHN SMITH	000000004598
T1	FATHER	600091	JOHN SMITH	000000033118
T1	FATHER	600091	JOHN SMITH	000000033159
<b>T1</b>	<b>FATHER</b>	<b>600091</b>	<b>JOHN SMITH</b>	<b>000000033340</b>
T1	FATHER	600091	JOHN SMITH	000000033399
T1	FATHER	600091	JOHN SMITH	000000033407
T1	FATHER	600091	JOHN SMITH	000000033456
T1	FATHER	600091	JOHN SMITH	000000033753
T1	FATHER	600091	JOHN SMITH	000000034504

1 1/2 1 2

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

- Double-click on the **Customer Group** link
- The system displays the customer group details in the relevant tabs.

## Applicable Customer Groups

**Customer Group Inquiry (Applicable Customer Groups)\***

Search Criteria : Customer Id Search String : 600007

Customer ID : 600007

Full Name : RIAZ AKHTAR

**Applicable Customer Gro** Related Customers/ Accounts

Customer Group
A
Automation
<b>Test1</b>
Hi
MyGroup

1 / 1

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

## Field Description

Column Name	Description
<b>Customer Group</b>	<p>[Display]</p> <p>This column displays the name assigned to the customer group to which the selected customer belongs.</p>

## Related Customers/Accounts

**Customer Group Inquiry (Applicable Customer Groups)\***

Search Criteria : Customer Id Search String : 600007

Customer ID : 600007

Full Name : RIAZ AKHTAR

Applicable Customer Groups **Related Customers/ Accounts**

Customer Group	Relation	Customer ID	Customer Name	Account No.
T1	FATHER	600091	JOHN SMITH	000000002295
T1	FATHER	600091	JOHN SMITH	000000004598
T1	FATHER	600091	JOHN SMITH	000000033118
T1	FATHER	600091	JOHN SMITH	000000033159
<b>T1</b>	<b>FATHER</b>	<b>600091</b>	<b>JOHN SMITH</b>	<b>000000033340</b>
T1	FATHER	600091	JOHN SMITH	000000033399
T1	FATHER	600091	JOHN SMITH	000000033407
T1	FATHER	600091	JOHN SMITH	000000033456
T1	FATHER	600091	JOHN SMITH	000000033753
T1	FATHER	600091	JOHN SMITH	000000034504

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

## Field Description

Column Name	Description
<b>Customer Group</b>	[Display] This column displays the customer group.
<b>Relation</b>	[Display] This column displays the relation of the selected customer to the displayed customer.
<b>Customer ID</b>	[Display] This column displays the identification code of the customer related to the selected customer.
<b>Customer Name</b>	[Display] This column displays the name of the customer related to the selected customer.
<b>Account No.</b>	[Display] This column displays the account number of the customer.

- Click the **Close** button.



## **2. Examples for Relationship Pricing**

## Processing for different examples of Relationship Pricing

### Scenario I

The CRR/Collectability of the account or customer can be a parameter for defining rules. According to the account CRR or customer CRR, the customer can be either selected or excluded for RP benefits.

Scheme Details:

Customer has an account in Product X (Loan Product) in FCR.

Average balance of the loan account during the month is to be greater than 100 mio.

The CRR of the customer is to be equal to 10 and the LOB code of the customer is "SMEC".

In this case the benefit to be given is that the OD account in product Z in FCR will get interest variance of -0.50%.

	Bal in Million			
	Loan in Product X	Loan in Product Y	OD in Product Z	CRR of the customer
Customer A	50	100	0	10
Customer B	150	0	100	20
Customer C	150	200	100	10

Approach

### Step I – UDE Maintenance

A UDE will be defined to capture average monthly balance of CASA, OD and loan account in FCR. A UDE will also be defined to store the value of CRR of the customer. UDE will also be defined to store the value of LOB code of the customer.

### Step II – Rules Maintenance

In the Rules Definition Maintenance (Fast Path: RL002) option and using the above defined UDE, define a rule for CASA OD interest.

Select rule return type as Interest variance.

Rule will be defined in the following manner:

*IF Average Balance is > 100 mio and LOB = "SMEC" and CRR is =10 then add interest -0.50% to base interest rate.*

### Step III – Interest Variance Package

Interest variance package will be defined for CASA OD account in the Interest Variance Package Maintenance (Fast Path: RP004) option. Interest Variance package will be created for CASA module.

The Benefit plan maintenance consists of different packages which are context specific (For CASA/TD or SC). At one time only one Plan Type (i.e. CASA / TD / SC) can be selected. Under the benefit plan maintenance the user can select as to for which product the benefits are to be given (would be very useful for product promotion).

In RP004 the user can define Interest Packages for CASA for Credit Interest, TOD and OL. Then in the Benefit Plan Maintenance, when the user selects CASA as the context he can attach the previously defined Interest Packages to one or more CASA Products. This will form a CASA benefit plan.

### Step IV

Benefit plan defined in step III has to be linked to a scheme through the Scheme Definition Master Maintenance (Fast Path: RP001). Scheme will have a start and end date. In the Customer Scheme Linkage (Fast Path: RP011) option the user can see the eligible Customers and the Accounts. The scheme can be stamped manually for the eligible customers. Alternatively the benefits can be awarded automatically.

### Step V

In the Eligibility Criteria Maintenance (RP002) the customers to whom the scheme is to be offered can be identified.

The Exclusion Plan determines who will be excluded for the benefits defined. E.g. Staff A/c's.

After the Scheme is defined in RP001 and the Eligibility Plan in RP002, the Scheme and the particular eligibility has to be linked which would state that the customers eligible through a particular Eligibility would get a particular scheme.

After the linkage the set of eligible customers would start receiving the benefits from next day.

Thus in the example given Customer C will get the benefits.

### Scenario II

Example for Relationship pricing which should be able to calculate the monthly average balance of the CIF (average total credit balance and average total debit balance of all accounts of a customer) and should allow setting up rules based on the average total balances (Debit/Credit/Net) of the customer. Bank should be able to exclude certain accounts (for example, savings account) of the customer from calculating average balances. Same way, at the time of applying benefits, bank should be able to exclude some accounts from applying benefit.

For the above purpose a scheme can be created as follows:

If total credit balance of the customer is > 15000, then Interest rate for CASA product 601 - +0.25%

If total credit balance of the customer is > 20000, then Interest rate for CASA product 601 - +0.25%, and Int rate for TD - +0.10%.

If total Debit balance of the customer is > 10000, then interest rate for OD is -0.25%

If total Debit balance of the customer is > 20000, then interest rate for OD is -0.50% and free 1 cheque book

## Examples for Relationship Pricing

Same way, the benefits will be given to only those accounts whose CRR  $\geq 10$

Rule should also exclude the Savings balance (i.e. product 602)

Customer	CASA 601	Savings 602	TD	OD	CRR
A	5000	6000	10000	-7000	10
B	10000	0	0	-15000	20
C	2000		20000	-10000	10

Customer A = Total credit balance 21000 - 6000 = 15000

Customer A = Total debit balance = -7000

Customer A will get interest rate for CASA as +0.25%

Customer A will not get interest benefit for OD account

Customer B = Total Credit Balance = 10000

Customer B will not get any interest benefit

Customer B = Total Debit balance = 0 (since CRR = 20)

Customer C = Total credit balance = 22000. Hence he will get interest benefit for CASA interest variance of +0.25% and for TD as interest variance of +0.10%

Customer C = Total Debit balance = -10,000, hence he will get interest benefit for OD as -0.25%

### Approach

#### Step I – UDE Maintenance

A UDE will be defined to capture the total credit balance of the customer. Another UDE will be defined to capture total debit balance of the customer.

A UDE A1 will be defined to store the SC amount for issuance of 1 cheque book.

A UDE UC will be defined to store the CRR of the customer.

#### Step II – Rules Maintenance

Using the Rules Definition Maintenance (Fast Path: RL002) option and the above defined UDE, define a rule. The user will define rule for Interest for CASA and TD.

Select rule return type as Interest variance.

Rule will be defined in the following manner:

If total credit balance of the customer is > 15000, then Interest rate for CASA product 601 = +0.25%.

If total credit balance of the customer is > 20000, then Interest rate for CASA product 601 = +0.25%, and Int rate for TD = +0.10%.

If total Debit balance of the customer is > 10000, then interest rate for OD is -0.25%.

If total Debit balance of the customer is > 20000, then interest rate for OD is -0.50%.

If total Debit balance of the customer is > 20000 then SC amount to be charged (REFUNDED) is equal to UDE A1.

### Step III – Interest Variance Package

Interest variance package will be defined for CASA account and TD account in the Interest Variance Package Maintenance (Fast Path: RP004) option. Separate packages will be created for variances for CASA and TD module.

### Step IV

Benefit plan defined in step III will be linked to a scheme through the Scheme Definition Master Maintenance (Fast Path: RP001) option. Scheme will have a start and end date. In the Customer Scheme Linkage (Fast Path: RP011) option the user can see the eligible Customers and the Accounts. The scheme can be stamped manually for the eligible customers. Alternatively the benefits can be awarded automatically.

### Step V

In the Eligibility Criteria Maintenance (RP002) option the customers to whom the scheme is to be offered can be identified. Example: Rule should select customers who have CRR >= 10

The Eligibility Plan determines “Which set of customers will get the benefits under a scheme”.

Eligibility Criteria defined for any benefit could be based on various attributes (Customer / A/c).

All these attributes will be available via UDE's.

The Exclusion Plan determines who will be excluded for the benefits defined.

After the Scheme is defined in RP001 and the Eligibility Plan in RP002, the Scheme and the particular eligibility has to be linked which would state that the customers eligible through a particular Eligibility would get a particular scheme.

After the linkage the set of eligible customers would start receiving the benefits from next day.

### Scenario III

Based on the average balance in FCC + FCR loan & OD accounts, Cash back / Service charge discount can be given to the customer on the transactions & monthly periodic fees. LOB code, Product code and CRR of the customer will also be considered for cash back / waiver facility.

Customer will be having account in FCC and FCR. If customer is having LOB as ‘Corporate’ and if total average balance of FCC+FCR is > 100 bio, then customer will get interest benefit of - 0.25% to the OD as well as FCC accounts.

### Approach

#### Step I

FCC will be sending a file which will contain customer ID, product code, account number and Principal outstanding balance of the customer.

#### Step II

A UDE will be defined to capture the total average balance (FCC +FCR accounts).

#### Step III

Using the Rules Definition Master Maintenance (Fast Path: RL002) option, rules will be defined in the following manner:

*If the total average balance of FCC+FCR is > 100 Bio and LOB is "Corporate" then give the interest benefit as -0.25% to the OD account.*

#### Step III

Interest variance package will be defined for CASA account in the Interest Variance Package Maintenance (Fast Path: RP004) option.

#### Step IV

Benefit plan defined in step III will be linked to a scheme through the Scheme Definition Master Maintenance (Fast Path: RP001) option. Scheme will have a start and end date. In the Customer Scheme Linkage (Fast Path: RP011) option the user can see the eligible Customers and the Accounts. The scheme can be stamped manually for the eligible customers. Alternatively the benefits can be awarded automatically.

#### Step V

In the Eligibility Criteria Maintenance (Fast Path: RP002) the customers to whom the scheme is to be offered can be identified.

Example: Rule should exclude customers whose CRR is > 1. The Eligibility Plan determines "Which set of customers will get the benefits under a scheme".

Eligibility Criteria defined for any benefit could be based on various attributes (Customer / A/c).

All these attributes will be available via UDE's.

The Exclusion Plan determines who will be excluded for the benefits defined. E.g. Customers whose CRR is > 1.

After the Scheme is defined in RP001 and the Eligibility Plan in RP002, the Scheme and the particular eligibility has to be linked which would state that the customers eligible through a particular Eligibility would get a particular scheme.

After the linkage the set of eligible customers would start receiving the benefits from next day.